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Attorney Docket No. 4020 P 005

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re U.S. Application of:

John J. Loy

Application No. 10/085,977

Filed: February 28, 2002

For: Trade Receivable Processing Method and Apparatus

Commissioner For Patents

P.O. Box 1450

Alexandria, Virginia 22313-1450

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) Examiner:
) Clement B. Graham
) Art Unit: 3628
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) Confirmation No. 9041
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REMARKS

These remarks are submitted under 37 C.F.R. 1.111. Reconsideration of the application is respectfully requested.

Currently, claims 1-25 are pending. Claims 19 and 25 stand rejected under 35 U.S.C. 103 as being unpatentable over Reifer. Further, claims 1-18 and 20-24 stand rejected under 35 U.S.C. 103 as being unpatentable over Reifer in view of Ginter.

The Applicant respectfully traverses the grounds for rejection and asserts that all pending claims are in condition for allowance. With respect to Reifer (i.e., U.S. Patent No. 6,421,727), the Applicant contends that the system described therein is used for operating and managing a telecommunications network.

As stated in the Office Action, Reifer does not teach "generating electronic invoice information in response to the invoice received from the first participant; transmitting the electronic invoice information on behalf of the first participant to a second participant, the electronic invoice including one or more payment terms wherein one term requires payment of the receivable be sent to the receivable clearinghouse; receiving a payment from the second